

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Thomas Luther Motter
320 Northside Drive
Lexington, NC 27295**

**Mary Ellen Motter
320 Northside Drive
Lexington, NC 27295**

SS# xxx-xx-3281

SS# xxx-xx-7500

Debtor(s)

Case No. _____

Chapter 13

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on August 7, 2015.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,820.00** per month for a minimum period of **36** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **285.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Davidson County	\$0.00
Guilford County Tax Collector	\$0.00
Internal Revenue Service	\$0.00
North Carolina Department of Revenue	\$0.00

IV. Secured Claims**1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Ocwen Loan Servicing	Residence: 320 Northside Drive, Lexington NC 27295	R	N	\$1,180.55	\$21,525.00	
Ocwen Loan Servicing	Rental Home: 3501 Lynhaven Drive, Greensboro, NC 27406	NR	Y	\$833.98	\$0.00	D

2. Personal Property Secured Claimsa. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
* USAA Federal Savings Bank	2011 Chrysler 200	\$12,510.00	Y	\$7,180.27	\$0.00	\$25.00	0%
* USAA Federal Savings Bank	2005 Ford Thunderbird	\$10,952.37	Y	\$0.00	\$0.00	\$25.00	0%
* USAA Federal Savings Bank	2000 Travel Supreme 5th Wheel Travel Trailer	\$6,000.00	Y	\$3,768.92	\$0.00	\$25.00	0%

* The debtors and USAA have agreement to modify terms of loans for the three accounts identified above which are secured by vehicles in which USAA has agreed to accept monthly payments of \$25.00 on each account. Debtors propose to treat these accounts as long term secured debts with the monthly payments of \$25.00 each to be disbursed by the Trustee.

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

a. ☒ None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

a. ☒ None

b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: **August 7, 2015**

/s/ Tommy S. Blalock, III

Tommy S. Blalock, III 26467

Attorney for the Debtor

Address: **620 Green Valley Road
Suite 209**

Greensboro, NC 27408

Telephone: **(336) 274-2343**

State Bar No. **26467**

Capital One
P.O. Box 30281
Salt Lake City, UT 84130-0281

Carolina Surgical Arts, PA
Acct. xxx3660
2516-B Oakcrest Avenue
Greensboro, NC 27408-1933

Castle Credit Corporation
Acct. xxx0593
8430 W. Bryn Mawr, Suite 750
Chicago, IL 60631-3404

Chase
Acct. xxx9754
P.O. Box 15298
Wilmington, DE 19850-5298

CitiBank
Acct. xxx904-0
c/o Bernhardt and Strawser, P.A.
5821 Fairview Road, Suite 100
Charlotte, NC 28209

Client Services, Inc.
Acct. xxx9754
3451 Harry Truman Blvd.
Saint Charles, MO 63301-4047

Cone Health
Acct. xxx8607
Bankruptcy Department
1200 North Elm Street
Greensboro, NC 27401

Creditors Collection Services
4530 Old Cave Spring Road
Roanoke, VA 24018-3423

Davidson County
Office of Tax Collector
PO Box 1577
Lexington, NC 27293-1577

Davidson County Sheriff's Office
Execution Division
211 W. Colonial Drive
Thomasville, NC 27360

Diagnostic Radiology and Imaging, LLC
Acct. xxx1944
P.O. Box 63055
Charlotte, NC 28263-3055

Eagle Physicians and Associates
Accts. xxx8071, xxx2459
PO Box 14883
Greensboro, NC 27415

Financial Recovery Services, Inc.
Acct. xxxC583
P.O. Box 385908
Minneapolis, MN 55438-5908

Firestone
Acct. xxx2118
P.O. Box 81410
Cleveland, OH 44181-0410

First Bankcard
Acct. xxx7532
P.O. Box 3331
Omaha, NE 68102-0331

First Premier Bank
3820 N. Louise Avenue
Sioux Falls, SD 57107

FMA Alliance, Ltd.
Acct. xxx2780
12339 Cutten Road
Houston, TX 77066

FNB Omaha
1620 Dodge Street
Omaha, NE 68197-0003

Focus Receivables Management
Acct. xxx0681
1130 Northchase Parkway, Suite 150
Marietta, GA 30067

GE Capital Retail Bank
Acct. xxx2532
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Greensboro Pathology Associates, P.A.
Acct. xxx4642
PO Box 13508
Greensboro, NC 27415-3508

Guilford County Tax Collector
PO Box 3328
Greensboro, NC 27402

Helvey & Associates, Inc.
Acct. xxx0164
1015 E. Center Street
Warsaw, IN 46580-3497

IC Systems Collections
Acct. xxx0149
P.O. Box 64378
Saint Paul, MN 55164-0378

Integrity Solution Services, Inc.
Acct. xxx015W
P.O. Box 1850
Saint Charles, MO 63302

Internal Revenue Service
Acct. xxx3281
PO Box 7346
Philadelphia, PA 19101-7346

Interstate Credit Collection
Acct. xxx5480
711 Coliseum Plaza Court
Winston Salem, NC 27106

Jamie Jones
234 Hartman Street
Lexington, NC 27292

LabCorpAcct. xxx9391
P.O. Box 2240
Burlington, NC 27216-2240

Law Offices of Ed Overcash, LLC
Acct. xxx8955
37 Villa Road, Suite 507
Greenville, SC 29615

LTD Financial Services
Acct. xxx9610
7322 Southwest Freeway, Suite 1600
Houston, TX 77074

Macy's
P.O. Box 8218
Mason, OH 45040

McCarthy, Burgess & Wolff
Acct. xxx4703
The MB&W Building
26000 Cannon Road
Bedford, OH 44146

Merrick Bank
Acct. xxx2287
P.O. Box 9201
Old Bethpage, NY 11804

Midland Credit Management, Inc.
Acct. xxx6497
8875 Aero Drive, Suite 200
San Diego, CA 92123

Miraca Life Sciences
Acct. xxx3809
P.O. Box 844117
Dallas, TX 75284-4117

Moses Cone Affiliated Physicians
Acct. xxx8478
d/b/a Southeastern Heart & Vascular Cent
3200 Northline Avenue, Suite 250
Greensboro, NC 27408-7619

National Recovery Agency
Acct. xxxX004
2491 Paxton Street
Harrisburg, PA 17111

North Carolina Department of Revenue
Acct. xxx3281
PO Box 1168
Raleigh, NC 27640

North Shore Agency
Acct. xxx9082
P.O. Box 9221
Old Bethpage, NY 11804

Northland Group
Acct. xxx9231
P.O. Box 129
Thorofare, NJ 08086-0129

Ocwen Loan Servicing, LLC
Accts. xxx7829, xxx7831
P.O. Box 24738
West Palm Beach, FL 33416-4738

Paragon Revenue Group
Accts. xxx9288, xxx6540
216 Le Phillip Court
Concord, NC 28025-2954

Penn Credit Corp.
Accts. xxx1960, xxx0732
P.O. Box 988
Harrisburg, PA 17108-0988

Salem Professional Anesthesia Services
Acct. xxx202
128 Peachtree Lane
Advance, NC 27006-6782

SCA Collections
Accts. xxx7766, xxx2987
300 East Arlington Blvd., Suite 6-A

Greenville, NC 27858

**Sessoms & Rogers, P.A.
Accts. xxx9.001, xxx5190
P.O. Box 110564
Durham, NC 27709**

**Southwest Credit
Acct. xxx5809
4120 International Parkway, Suite 1100
Carrollton, TX 75007-1958**

**Stern & Associates, P.A.
415 N. Edgeworth Street, Suite 210
Greensboro, NC 27401**

**Stern Recovery Services, Inc.
415 N. Edgeworth Street, Suite 210
Greensboro, NC 27401-2182**

**Transworld Systems, Inc.
Acct. xxx0192
507 Prudential Road
Horsham, PA 19044**

**United Consumer Financial Services
Acct. xxx7408
865 Bassett Road
Westlake, OH 44145-1142**

**United Recovery Systems
Accts. xxx8817, xxx2289, xxx5191
P.O. Box 722929
Houston, TX 77272-2929**

**Universal Fidelity
Acct. xxx9854
P.O. Box 941911
Houston, TX 77094-8911**

**USAA Federal Savings Bank
Accts. xxx3409, xxx3953, xxx1556
10750 McDermott Freeway
San Antonio, TX 78288-0544**

**Valentine & Kebartas, Inc.
Acct. xxx9089
P.O. Box 325
Lawrence, MA 01842**

**Virtuoso Sourcing Group
Acct. xxx1762
4500 Cherry Creek South Drive, Suite 300
Glendale, CO 80246**

**Vital Recovery Services, Inc.
Acct. xxx7408
P.O. Box 923748
Norcross, GA 30010-3748**

**Wake Forest Baptist Health
Acct. xxx3725
Medical Center Boulevard
Winston Salem, NC 27157**

**Webbank/Gettington
6509 Flying Cloud Drive
Eden Prairie, MN 55344-3307**

Date: August 7, 2015

/s/ Tommy S. Blalock, III
Tommy S. Blalock, III 26467